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Attorney Docket No. 55711/2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Garnet G. Morris et al.

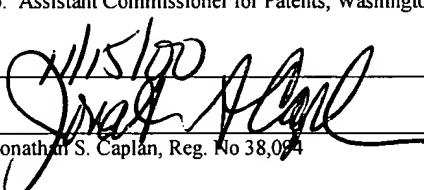
Serial No.: 09/607,891

Filed: June 30, 2000



For: **RETIREMENT COMPENSATION AGREEMENT
FINANCING SYSTEM AND METHOD**

Assistant Commissioner for Patents
Washington, DC 20231

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on:	
Date:	11/15/00
Signature:	 Jonathan S. Caplan, Reg. No 38,084

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants respectfully submit this Information Disclosure Statement pursuant to 37 C.F.R. §§ 1.97 and 1.98 in order to comply with the duty of disclosure under 37 C.F.R. § 1.56. These references are listed on the attached modified PTO Form No. 1449. It is respectfully requested that the information be expressly considered during the prosecution of this application and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

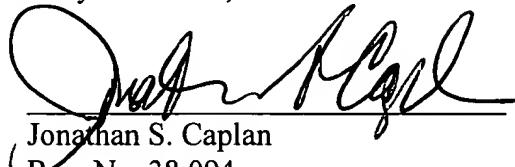
A copy of each of the listed references is enclosed for the convenience of the Examiner.

It is believed that no fees are due in connection with this Information Disclosure Statement. However, should any fees be due, the commissioner is authorized to charge Deposit

Account No. 50-0540 for such fees. Early and favorable action is earnestly solicited.

Dated: November 15, 2000

Respectfully submitted,



Jonathan S. Caplan

Reg. No. 38,094

Attorney for Applicant

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